

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Thomas James Edward Soul  
Debtor

Case No. 14-05585-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 309A

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Dec 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2016.

db +Thomas James Edward Soul, 92B Cemetery Avenue, Stewartstown, PA 17363-4021  
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +Martin A Mooney, Schiller, Knapp, Lefkowitz & Hertzell LLP, 950 New Loudon Road, Ste. 109,  
Latham, NY 12110-2100  
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132  
4730235 +George J Kassolis DDS PA, 16918 York Road Ste 102, Monkton, MD 21111-1037  
4795615 +Navient, 123 S Justison St, Suite 360, Wilmington, DE 19801-5360  
4730238 +Network Commercial Service, 6355 Topanga Canyon Blvd Ste 25, Woodland Hills, CA 91367-2117  
4730237 PNC Bank NA, PO Box 2155, T7-UCHY-01-3, Rocky Mount, NC 27802-2155  
4620427 +PNC Mortgage, ATTN: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
4587565 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
4730236 The Hertz Corp, PO Box 121190 Dept 1190, Dallas, TX 75312-1190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Dec 08 2016 19:00:15 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: RECOVERYCORP.COM Dec 08 2016 18:58:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4730234 EDI: CAPITALONE.COM Dec 08 2016 18:58:00 Capital One/Saks Fifth Avenue,  
Attn General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285  
4587568 +EDI: CHASE.COM Dec 08 2016 18:58:00 Chase/Bank One Card Service, PO Box 15298,  
Wilmington, DE 19850-5298  
4587569 +EDI: HFC.COM Dec 08 2016 18:58:00 HSBC Bank, PO Box 9, Buffalo, NY 14240-0009  
4587566 +EDI: NAVIENTFKAMSERV.COM Dec 08 2016 18:58:00 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
4590196 EDI: RECOVERYCORP.COM Dec 08 2016 18:58:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4628591 EDI: TFSR.COM Dec 08 2016 18:58:00 Toyota Motor Credit Corporation, PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4587567 ##Navient, 300 Continental Drive, Newark, DE 19713-4322

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroupp@kmlawgroup.com,  
bkgroupp@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Martin A Mooney on behalf of Creditor Toyota Motor Credit Corporation  
tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com;kcollins@schillerknapp.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Thomas James Edward Soul**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5509**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13**  
**December 3, 2014**Case number: **1:14-bk-05585-RNO**Date case converted to chapter **7** **December**  
**6, 2016****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thomas James Edward Soul	
2. All other names used in the last 8 years		
3. Address	92B Cemetery Avenue Stewartstown, PA 17363	
4. Debtor's attorney Name and address	None	
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: <a href="mailto:lyoung@cgalaw.com">lyoung@cgalaw.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: December 8, 2016
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 11, 2017 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: March 12, 2017</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	